

Honorable Judge Paul B. Snyder
Chapter 13
Hearing Location: Tacoma

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN WASHINGTON DISTRICT OF WASHINGTON

IN RE

JOHN A ALEXANDER

DEBTOR.

No.: 07-40277-PBS

AFFIDAVIT IN SUPPORT OF
MOTION FOR RELIEF FROM STAY
BY LITTON LOAN SERVICING, LP AS
SERVICING AGENT FOR HSBC BANK USA,
NATIONAL ASSOCIATION, AS TRUSTEE

STATE OF TEXAS)
) ss.
COUNTY OF HARRIS)

I, Juanita Johnson, the undersigned, being first duly sworn on oath deposes and says:

1. I am of legal age, not a party to the above captioned action, and competent to be a witness.

2. I am employed as a bk specialist for Litton Loan Servicing, LP the loan servicing agent for HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4. I am familiar with the process by which Litton Loan Servicing, LP maintains its loan records. I am competent to review loan records and evaluate status based upon those records. I personally know that the records kept are in the course of regularly conducted business and are a matter of the business routine. Entries in the records are made at or near the time of the event recorded by or with information from a person with knowledge of the event recorded.

3. On June 1, 2005, the debtor executed and delivered a Note to Ownit Mortgage Solutions, Inc. The Note represents the debtor's promise to pay \$172,800.00 to Ownit Mortgage Solutions, Inc. HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4 is now the holder of the Original Promissory Note executed by the debtor on June 1, 2005. As

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holder of the Promissory Note, HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan
1 Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4 has the right to enforce the terms of the
2 Promissory Note. Litton Loan Servicing, LP as servicing agent for HSBC Bank USA, National Association, as
3 Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4 is entitled to
4 enforce the obligation on behalf of HSBC Bank USA, National Association, as Trustee for Ownit Mortgage
5 Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4. A true and correct copy of the
6 Promissory Note is attached hereto as Exhibit A and is incorporated herein by this reference.
7

4. Litton Loan Servicing, LP as servicing agent for HSBC Bank USA, National Association, as
9 Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4's security
10 interest is based upon a Deed of Trust executed by Debtor on or about June 1, 2005 in favor of Mortgage
11 Electronic Registration Systems, Inc. solely nominee for Ownit Mortgage Solutions, Inc. The Deed of Trust
12 created the lien on the property located at 2318 19th Street Place SE, Puyallup, WA 98374. The Deed of Trust
13 was recorded on June 10, 2005 under Pierce County recording number 200506100578. A true and correct copy
14 of the recorded Deed of Trust is attached hereto as Exhibit B and is incorporated herein by reference. HSBC
15 Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed
16 Certificates, Series 2005-4 now is the beneficiary of the Deed of Trust by way of Assignment of Deed of Trust.
17 The Assignment of Deed of Trust was recorded on February 6, 2007 under Pierce County recording number
18 200702061142. A true and correct copy of the recorded Assignment of Deed of Trust is attached hereto as
19 Exhibit C and is incorporated herein by reference. HSBC Bank USA, National Association, as Trustee for
20 Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4 as beneficiary of the
21 Deed of Trust and holder of the Promissory Note is entitled to enforce the obligation. In addition, Litton Loan
22 Servicing, LP as authorized agent for HSBC Bank USA, National Association, as Trustee for Ownit Mortgage
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1 Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4 is entitled to enforce the obligation on
2 behalf of that holder.

3 5. Litton Loan Servicing, LP's records on the loan that is the subject of present motion reflect that
4 the loan is contractually due for payments owed on and after April 1, 2008. The monthly payment amount is
5 currently \$1,318.17.

6 6. The Principal Balance due on the loan is \$172,789.50.

7
8 I DECLARE UNDER PENALTY OF PERJURY OF THE LAWS OF THE STATE OF TEXAS THAT
9 THE FOREGOING STATEMENT IS TRUE AND CORRECT

10 Dated this 24 day of Dec, 2008.

11 *Nicole L. Kennebeck / Bankruptcy Specialist*
12 Name, Title

Litton Loan Servicing, LP

13 Executed this 24 day of Dec

14 At Houston, TX

Subscribed and Sworn before me this 24 day of Dec, 2008

15 *Diane Y. K.*
16 Notary Public:
State of
My Commission Expires:



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